

COOKIE POLICY

Spending Market uses cookies and other similar technologies to ensure stable operation of our Website, to adapt its content to your needs, to improve features of Website and to manage advertising campaign based on the interests of our audience.

Herein the following definitions will apply:

- **We/Us/Our:** Refers to Spending Market.
- **User/You:** The individual accessing or using the Website.
- **Website:** refers to <https://spending.market> and all its subdomains.

This Cookie Policy is integrated in and shall be read in conjunction with the Privacy Policy.

Any personal information that we collect and store through the use of cookies is first obtained through notice and consent. We obtain your consent by providing you with transparent notice of use of the cookies and, to the extent described herein, providing you with the opportunity to make a choice to disable these cookies, except the strictly necessary cookies.

We offer certain site features, services, applications, and tools that are available only through the use of the cookies. You are always free to block, delete, or disable cookies in accordance with instructions of your browser, installed application, or device as indicated in this Cookie Policy. However, if you decline cookies or other similar technologies, you may not be able to take advantage of certain site features, services, applications, or tools.

What are Cookies? Cookies are small text files stored on your device when you visit a website. They allow websites to remember your actions and preferences over a period of time, so you don't have to re-enter them whenever you return to the site or browse from one page to another.

How We Use Cookies: We use cookies to enhance your experience on our Website and to ensure that our services operate smoothly.

Types of Cookies We Use:

1. **Essential Cookies:** These cookies are necessary for the operation of the Website and cannot be disabled in our systems. They are typically set in response to actions you take, such as setting your privacy preferences, logging in, or filling out forms.
2. **Functional Cookies:** These cookies enable the Website to provide enhanced functionality and personalization. They may be set by us or by third-party providers whose services we have added to our pages, such as language preferences.
3. **Performance Cookies:** These cookies collect information on how users interact with our Website, such as pages visited and links clicked. This information is anonymized and used to improve the functionality of the Website. For example, we use Google Analytics cookies to understand usage patterns and improve the user experience.
4. **Third-Party Cookies:** We use third-party services, such as Google Analytics, to analyse website traffic and performance. These services may place their own cookies on your device to gather data independently from us. They are subject to the third parties' privacy policies.

Cookie Management: You can control and manage cookies through your web browser settings. Most browsers allow you to delete or block cookies. Please note that disabling cookies may affect the functionality of the Website.

Users can find information about how to manage Cookies in their browser by visiting Google Chrome, Mozilla Firefox, Apple Safari or Microsoft Windows Explorer websites. For further information about cookies and how to disable them, you can visit <https://www.aboutcookies.org/> or <https://www.allaboutcookies.org/>.

How to Disable Cookies: If you prefer not to receive cookies, you can change your browser settings to block or delete them. Please refer to your browser's help documentation for instructions on how to manage cookies. Keep in mind that disabling cookies may limit the functionality of the Website.

To opt out of being tracked by Google Analytics across all websites, visit <https://tools.google.com/dlpage/gaoptout>.

Consent: By continuing to use the Website without disabling cookies, we interpret this as your consent to our use of cookies as described in this policy.

Data Sharing and Privacy: We do not track or disclose individual actions of users on the Website, nor do we transfer user data to third parties, except as required by law or as specified in our privacy policy. The information we collect may be shared with competent government authorities in compliance with applicable laws.

Notice of Use: Please note that Spending Market does not verify the information provided by the User unless specifically stated in a separate agreement. We are not responsible for the accuracy or reliability of any data provided by the User.

The User agrees not to post personal information of other individuals, such as photos, email addresses, or any other private details, without their explicit consent.